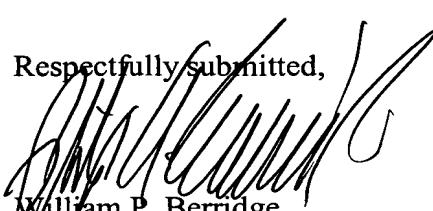


REMARKS

By this Amendment, the title is amended.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,


William P. Berridge
Registration No. 30,024

Philip A. Caramanica, Jr.
Registration No. 51,528

WPB:PAC/mlo

Date: May 25, 2005

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DEPOSIT ACCOUNT USE

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